## UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: ALDONA WILUSZ and : CHAPTER 13

GIOVANNI GAMBINO

Debtor(s)

.

JACK N. ZAHAROPOULOS

STANDING CHAPTER 13 TRUSTEE

Movant

.

VS.

:

ALDONA WILUSZ and

GIOVANNI GAMBINO

Respondent(s) : CASE NO. 5-21-bk-00411

## TRUSTEE'S OBJECTION TO AMENDED CHAPTER 13 PLAN

AND NOW, this 15th day of July, 2021, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee, and objects to the confirmation of the above-referenced debtor(s)' plan for the following reason(s):

- 1. Debtor(s)' plan violates 11 U.S.C. Sec. 1325(a)(4) in that the value of property to be distributed under the plan on account of each allowed unsecured claim is less than the amount that would be paid on such claim if the estate were liquidated under Chapter 7. More specifically, debtor has excess non-exempt equity in the following:
  - a. Residential real estate
  - b. Property Lease to Own 330 Centre Street, Freeland, PA.

WHEREFORE, Trustee alleges and avers that debtor(s) plan is nonconfirmable and therefore Trustee prays that this Honorable Court will:

- a. Deny confirmation of debtor(s) plan.
- b. Dismiss or convert debtor(s) case.
- c. Provide such other relief as is equitable and just.

Respectfully submitted:

Jack N. Zaharopoulos Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036 (717) 566-6097

BY: /s/Agatha R. McHale

Attorney for Trustee

## **CERTIFICATE OF SERVICE**

AND NOW, this 15th day of July, 2021, I hereby certify that I have served the within Objection by electronically notifying parties or by depositing a true and correct copy of the same in the United States Mail at Harrisburg, Pennsylvania, postage prepaid, first class mail, addressed to the following:

Adam Weaver, Esquire 1407 Blakeslee Blvd. Dr. East Lehighton, PA 18235

/s/Deborah A. Behney
Office of Jack N. Zaharopoulos
Standing Chapter 13 Trustee